

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:
LISA M. FERRANTE

Debtor(s)

Case No. 19-22626JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/28/2019.
- 2) The plan was confirmed on 08/23/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/16/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/21/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$91,534.00.
- 10) Amount of unsecured claims discharged without full payment: \$88,822.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$128,168.07
Less amount refunded to debtor	\$474.16

NET RECEIPTS: **\$127,693.91**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,290.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,002.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$12,292.55**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTMENT	Unsecured	NA	3,602.39	3,602.39	904.20	0.00
BANK OF AMERICA NA**	Unsecured	3,586.00	3,586.94	3,586.94	900.32	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	717.00	717.65	717.65	180.13	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	689.00	689.83	689.83	173.15	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	682.00	682.91	682.91	171.41	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	460.00	461.30	461.30	115.79	0.00
CAPITAL ONE NA**	Unsecured	1,990.00	1,990.06	1,990.06	499.51	0.00
CITIBANK NA**	Unsecured	1,507.00	1,507.57	1,507.57	378.40	0.00
CITIBANK NA**	Unsecured	1,924.00	1,924.13	1,924.13	482.96	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	2,239.00	2,239.34	2,239.34	562.07	0.00
DISCOVER BANK(*)	Unsecured	1,185.00	1,185.40	1,185.40	297.54	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	1,165.00	1,165.97	1,165.97	292.66	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	6,847.00	6,847.26	6,847.26	1,718.66	0.00
JPMORGAN CHASE BANK	Unsecured	1,734.00	1,734.18	1,734.18	435.28	0.00
JPMORGAN CHASE BANK NA	Secured	17,017.00	17,038.40	17,007.16	17,007.16	723.64
LVNV FUNDING LLC	Unsecured	4,318.00	4,318.39	4,318.39	1,083.92	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,359.00	1,359.88	1,359.88	341.33	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,061.07	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,199.12	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,130.80	NA	NA	0.00	0.00
NAVIENT SOLUTIONS LLC O/B/O US I	Unsecured	49,826.00	50,076.39	9,388.73	9,388.73	0.00
NAVIENT SOLUTIONS LLC O/B/O US I	Unsecured	NA	0.00	0.00	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Secured	9,338.00	9,392.32	9,141.93	9,141.93	1,532.73
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	1,873.50	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,491.00	6,453.59	6,453.59	1,619.85	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,716.00	6,678.63	6,678.63	1,676.34	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,672.00	4,633.76	4,633.76	1,163.07	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,167.00	2,166.61	2,166.61	543.82	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	812.00	811.97	811.97	203.80	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,162.00	3,162.03	3,162.03	793.67	0.00
PREMIER BANKCARD LLC; JEFFERSO	Unsecured	1,064.00	1,064.68	1,064.68	267.23	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PREMIER BANKCARD LLC; JEFFERSO	Unsecured	618.00	618.07	618.07	155.14	0.00
QUANTUM3 GROUP LLC AGENT - VE	Unsecured	12,357.22	12,357.22	12,357.22	3,101.66	0.00
QUANTUM3 GROUP LLC AGNT - CRO	Unsecured	1,875.47	1,875.47	1,875.47	470.74	0.00
RESURGENT RECEIVABLES LLC	Unsecured	1,784.00	1,784.08	1,784.08	447.80	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	1,879.00	1,879.02	1,879.02	471.63	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	3,913.00	3,913.39	3,913.39	982.26	0.00
SYNCHRONY BANK**	Unsecured	6,705.71	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	2,877.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	5,934.54	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	6,500.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	691.00	691.78	691.78	173.64	0.00
THE BUREAUS INC	Unsecured	717.00	NA	NA	0.00	0.00
US BANK NA - TRUSTEE	Secured	94,116.00	94,584.71	0.00	56,931.50	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	269.70	269.70	67.69	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$56,931.50	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,149.09	\$26,149.09	\$2,256.37
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,149.09	\$83,080.59	\$2,256.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$91,761.93	\$30,064.40	\$0.00

Disbursements:

Expenses of Administration	<u>\$12,292.55</u>
Disbursements to Creditors	<u>\$115,401.36</u>
TOTAL DISBURSEMENTS :	<u>\$127,693.91</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.